

MULTI-TRANSACTION SERVICE SYSTEM

Abstract

A customer (80) can request and receive a financial service through any of a
5 number of channels (82,83,84,85,86,87), each connected to channel-specific
hardware, respectively a digital telephone (92), an ATM (93), a branch office (94), a
branch sales office (99), a self service sales terminal (95), a home banking PC (96)
and an interactive television (97). Each service channel is connected through an
integrated channel manager (100) to business operations means including a transaction
10 processing host computer (112), a cheque processor (113), a relationship database
manager (114), a financial call center (115), and an external financial database (111).
The ICM 100 provides interfaces for each channel and each business operation means
so far as the channel-specific and business operation-specific aspects are concerned,
and also runs a number of business application services (142, 144, 146, 148), such as a
15 balance inquiry service, which can interface with any channel and any business
operation means independently of any channel-specific or operation-specific
requirements.